

August 26, 2007

United States Bankruptcy Court
1101 Court St.
Room 166
Lynchburg, Virginia 24504

Chapter 13

2007 AUG 29 A 10:35

Case No. 07-61223-WA3-13

In re;
Frank Thomas Dombrowski
Debtor
Suntrust Mortgage Inc.
Plaintiff
Vs.
Pamela S. Dombrowski, Co-debtor,
Defendant

Motion for Relief from Co- Debtor
Stay Pursuant to 11 U.S.C. 1301 (c) (3)

I hereby ask the court to consider my views regarding the relief from the automatic stay. I have received the title to the property in question as an order in an equitable distribution decree entered December 18, 2006.

I have on numerous occasions attempted to speak with Suntrust about refinancing this note in my name to no avail. Now Mr Dombrowski has filed for bankruptcy Chapter 13 and has yet still not surrendered the property to my sole possession making a refinance all but impossible. A quit claim deed was provided to Mr Dombrowski's bankruptcy attorney, Mr. David Cox, who informed me that nothing could be done until September 17,2007 when the confirmation hearing for the bankruptcy was to take place. As the court can see I am in a virtual "Catch 22"

I have a buyer who is ready to close on this property immediately. Of course, the lien on the property would be paid in full at that time. Unfortunately, the closing can not take place until the bankruptcy judge releases it in September.

In addition, I have some issues with the calculations provided as it would appear that both interest and principle are in arrears of 7 months but no credit is given to those principle payments on the unpaid balance. The payments in arrears also include escrow amounts that would not be part of a final pay-off amount.

There is also \$295.17 in escrow that has also already been collected. I would like to see a more accurate accounting as to the final pay-off .

The closing attorney for the property sale is : Thomas Purcell
165 West Main St
Orange, Va. 22960
(540) 672-4100

I beg the court to consider my request to keep this property from foreclosure as there is a willing and able buyer waiting to close on the sale. I believe a foreclosure against me who was not only not the note holder but was virtually ignored by the plaintiff for months when I attempted to refinance this loan is harsh and unjustified.

As a further consideration, I would like all future correspondence to be sent to me directly at my home address as this mailing did not reach me until Friday August 24, 2007. Giving me only 3 business days to formulate a response.



Pamela St. Raymond
227 Foreman Lane
Belhaven, N.C. 27810
252-945-1513

Cc: Suntrust Mortgage Inc.
Eric David White
1804 Staples Mill rd.
Richmond, Va. 23230